



12304 Baltimore Ave. STE #E  
Beltsville, MD 20705

Forwarding Service Requested

04/23/2015

RE: **CORNERSTONE APARTMENTS - (47577)**

Reference Account Number: [REDACTED]

NICOLE A JOSLIN  
506 SPRING AVE  
LIBERTY, MO 64068

<b>Account Number:</b> [REDACTED]	Assigned	Payments	<u>Account</u>
<b>Creditor:</b> CORNERSTONE APARTMENTS - (47577)	<u>Principal:</u>	<u>To FCO:</u>	<u>Balance:</u>
	\$2,050.70	\$0.00	<b>\$2,050.70</b>

### REASONABLE INVESTIGATION NOTICE

To NICOLE A JOSLIN

This office received your dispute and pursuant to our obligations under the Fair Credit Reporting Act has conducted an investigation of your account. We have found the account to be reported correctly and will continue to report it.

If you have any questions, please contact your collector.

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Should you have any questions, please feel free to contact this office at the numbers listed below.

Sincerely,

Renee Carroll  
Compliance Officer.

12304 Baltimore Ave Suite #E, Beltsville, MD 20705  
Tel: 240.374.5400 / 877.324.7959 - Fax: 240.374.5651 - [www.fco.com](http://www.fco.com)

See additional page for important information regarding state and federal laws and your rights.  
If you do not receive all pages of this communication, please contact this office immediately

EXHIBIT A

## IMPORTANT INFORMATION

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

You have a right to inspect your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Nonprofit credit counseling services may be available in the area.

The collection agent assigned to your account may change from time to time. If you experience any difficulty finding the appropriate collection agent handling your account, contact the collection manager at 877-324-7959.

If this letter is from Fair Collections & Outsourcing of New England, Inc., the following disclosures also apply:

IDAHO: Managers can be reached at 877-324-7959, Mon.-Fri. 8am to 6:30pm, EST.

MAINE: Contact us at 877-324-7959; Hours of Operation are Mon.-Fri. 8am to 6:30pm, EST.

MASSACHUSETTS: Massachusetts Office: 84 State Street, Boston, MA 02109; Office Hours: Mon.-Fri. 8am to 6:30pm, EST. Send Payments to us at 12304 Baltimore Avenue, Suite E, Beltsville, MD 20705. Contact us at 877-324-7959.

**NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

WISCONSIN: This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

If this letter is from Fair Collections & Outsourcing, Inc., the following disclosures also apply:

COLORADO: **FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA)**. Colorado Office: 80 Garden Center, Suite 3, Broomfield, CO 80020, 303-920-4763; Send Payments to us at 12304 Baltimore Avenue, Suite E, Beltsville, MD 20705. Contact us at 877-324-7959.

MINNESOTA: This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY: New York Department of Consumer Affairs License Numbers 1208466, 1293258 and 1239495. You may contact Bernard Mercy at 877-775-9364

NORTH CAROLINA: NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT #4108, #4495 and #10291.

TENNESSEE: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.